

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	:		
	:	Group Art Unit:	3691
Richard H. NACHT	:		
	:	Examiner:	Lalita M. Hamilton
Application Number: 09/667,694	:		
	:	Confirmation No.:	9967
Filed: September 22, 2000	:		
	:	Customer No:	21967
	:		
For:			
SYSTEM AND PROCESS FOR APPLYING FOR AND OBTAINING UNIVERSAL MULTIPLE MORTGAGE UNDERWRITING APPROVALS			

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUBMISSION OF REPLACEMENT DRAWINGS

Sir:

Attached hereto are six (6) sheets of replacement drawings consisting of Figs. 1a, 1b, 2a, 2b, 3 and 4 in connection with the above-captioned patent application.

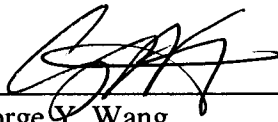
Applicant respectfully submits that the attached formal drawings are being submitted for the Examiner's convenience for purposes of examination as the replacement drawings more clearly delineate the figures. Thus, no new matter has been added.

Applicants do not believe that any fees are required for this submission. If any additional fees are deemed necessary, Applicants hereby provide authorization to charge such fees against deposit account 50-0206. If any refunds are due, Applicants hereby provide authorization to credit such refunds against the deposit account.

Respectfully submitted,

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